

What is claimed is:

1. A method of generating and processing billing and payment information for a service provided cooperatively by multiple tiers, the method comprising the steps of:

collecting usage information of the service by a customer from one of a first tier of the multiple tiers or a third party;

integrating usage information with customer profile information of the customer provided by a second tier of the multiple tiers;

generating billing information based on the usage information, the customer profile information, and rate information for the service; and

transmitting a bill based on the billing information to the customer.

2. The method according to claim 1, wherein the first tier includes a distributor of the service that is different from a generator or a provider of the service.

3. The method according to claim 1, wherein the step of integrating usage information includes using customer profile information provided by the second tier that includes one of a generator, a distributor, or a provider of the service .

4. The method according to claim 1, wherein the step of generating billing information includes using rate information from at least one of a generator, a distributor, or a provider of the service.

5. The method according to claim 1, wherein the step of transmitting the bill to the customer includes generating and mailing a paper bill to the customer.

6. The method according to claim 5, wherein the step of transmitting the bill to the customer includes the steps of:

printing the bill at an optimal mailing location based on address information of the

customer; and

mailing the bill from the optimal mailing location.

7. The method according to claim 6, wherein the optimal mailing location is determined based on at least one of a zip-code of the customer, a transportation cost, an environmental impact, or a mailing capacity of a mail distribution center.

8. The method according to claim 1, further comprising the steps of:
processing payment information received from the customer; and
allocating payments, based on the payment information, to pay service providers at the multiple tiers from the payment information received from the customer.

9. The method according to claim 8, wherein the step of allocating payments includes allocating payments to one or more of a generator, a distributor, or a provider of the service.

10. The method according to claim 1, wherein the service includes utility service.

11. The method according to claim 10, wherein the utility service includes one of power, water, gas, cable television, telephone, internet, or satellite television services.

12. The method according to claim 1, wherein the step of transmitting the bill to the customer includes electronic bill presentment to the customer using a public or private electronic network.

13. The method according to claim 12, wherein the public electronic network includes the Internet.

14. The method according to claim 1, wherein the step of transmitting the bill to the customer includes providing the billing information to a third party bill payment service.

15. The method according to claim 8, wherein the step of processing payment information includes using a third party authentication or verification service.

16. The method according to claim 1, further comprising the step of performing data mining using the usage information and the customer profile information.

17. The method according to claim 8, further comprising the step of performing data mining using the usage information, the customer profile information and the payment information.

18. The method according to claim 17, further comprising the step of using results of the data mining step to determine which additional services to offer to the customer.

19. The method according to claim 1, wherein the step of collecting usage information includes receiving a direct feed of raw data from a metering company.

20. A method of providing processing services for a service provided cooperatively by multiple tiers, the method comprising the steps of:

collecting usage information of the service by a customer from one of a first tier of the multiple tiers or a third party;

correlating the usage information with a customer profile information for the customer provided by a second tier of the multiple tiers;

processing the usage information and the customer profile information to generate processing service information; and

delivering the processing service information to the customer including processing service information related to the first tier and the second tier.

21. A method of providing processing services for multiple services provided, each provided cooperatively by multiple tiers, comprising the steps of:

collecting usage information of the multiple services by a customer from one of a respective first tier of the multiple tiers or a respective third party;

correlating the respective usage information and the respective customer profile information from a respective second tier of the multiple tiers;

processing the usage information and the customer profile information to generate integrated processing services information; and

delivering the integrated processing services information to the customer.

22. A computer readable data storage medium having program code recorded thereon for generating and processing billing and payment information for a service provided cooperatively by multiple tiers, the program code comprising:

a first program code that collects usage information of the service by a customer from one of first tier of the multiple tiers or a third party;

a second program code that integrates usage information with customer profile information for the customer provided by a second tier of the multiple tiers;

a third program code that generates billing information based on the usage information, the customer profile information, and rate information for the service; and

a fourth program code that transmits a bill based on the billing information to the customer.

23. The computer readable data storage medium according to claim 22, wherein the first program code collects the usage information from the first tier that includes a distributor of the service that is different from a generator or a provider of the service.

24. The computer readable data storage medium according to claim 22, wherein the second program code integrates usage information using customer profile information provided by one of a generator, a distributor, or a provider of the service.

25. The computer readable data storage medium according to claim 22, wherein the third program code generates billing information using the rate information from one of a generator, a distributor, or a provider of the service.

26. The computer readable data storage medium according to claim 22, wherein the fourth program code
generates electronic data with billing information suitable for printing, and
transmits the electronic data with billing information to an optimal mailing location for printing and mailing to the customer.

27. The computer readable data storage medium according to claim 22, further comprising
a fifth program code that processes payment information received from the customer; and
a sixth program code that allocates payments to service providers at the multiple tiers based on the payment information.

28. The computer readable data storage medium according to claim 22, wherein the fourth program code transmits the billing information for electronic bill presentment to the customer using a public or private electronic network.

29. The computer readable data storage medium according to claim 28, wherein the public electronic network includes the Internet.

30. The computer readable data storage medium according to claim 27, further

comprising a seventh program code that performs data mining using the usage information, the customer profile information, and the payment information.

31. A system for generating and processing billing and payment information for service provided cooperatively by service providers at multiple tiers, the system including computing units connected to a network, the system comprising:

a first computing unit that collects usage information of the service by a customer from one of a first tier of the multiple tiers or a third party;

a second computing unit that integrates the usage information with customer profile information for the customer provided by a second tier of the multiple tiers;

a third computing unit that generates billing information based on the usage information, the customer profile information, and rate information for the service; and

a fourth computing unit that transmits a bill based on the billing information to the customer.

32. The system according to claim 31, wherein the first computing unit collects the usage information from the first tier that includes a distributor of the service that is different from a generator or a provider of the service.

33. The system according to claim 31, wherein the second computing unit integrates the usage information with customer profile information provided by one of a generator, distributor, or a provider of the service.

34. The system according to claim 31, wherein the third computing unit generates billing information using the rate information from one of a generator, a distributor, or a provider of the service.

35. The system according to claim 31, wherein the fourth computing unit generates electronic data with billing information suitable for printing and transmits the

electronic data with billing information to an optimal mailing location for printing and mailing to the customer.

36. The system according to claim 31, further comprising:

a fifth computing unit that processes payment information received from a customer;

and

a sixth computing unit that allocates payments between service providers at the multiple tiers based on the payment information.

37. The system according to claim 31, wherein the fourth computing unit transmits the billing information for electronic bill presentment using a public or private electronic network.

38. The system according to claim 37, wherein the public electronic network includes the Internet.

39. The system according to claim 36, further comprising a seventh computing unit that is programmed to perform data mining using the usage information, the customer profile information, and the payment information.

40. The system according to claim 36, wherein the payment information is either received electronically or extracted from a paper based payment.